



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC

City/State CLEVELAND, OH

Bank Holding Company Information

Federal Reserve District: 4

Consolidated Assets (\$000): 15,405,154

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: _____

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC
7007 BROADWAY AVENUE
CLEVELAND, OH 44105

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	14,599,193	14,511,908	14,361,046	14,873,659	14,363,868
Net income (\$000)	27,008	31,989	59,154	68,005	70,516
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.83	2.67	9	1.58	2.65	8	1.60	2.60	9	1.57	2.77	6	1.81	3.01	10
+ Non-interest income	0.14	0.96	3	0.33	1.11	8	0.28	1.04	6	0.41	1.21	13	0.18	1.32	3
- Overhead expense	1.38	2.17	6	1.31	2.24	4	1.32	2.17	6	1.28	2.57	2	1.32	2.69	2
- Provision for credit losses	0.04	0.09	41	-0.07	-0.15	58	-0.06	-0.09	51	0.03	0.51	2	-0.08	0.15	0
+ Securities gains (losses)	0	0	43	0	0.01	26	0	0.01	23	0	0.02	16	0	0.01	35
+ Other tax equivalent adjustments	0.02	0	96	0.02	0	96	0.02	0	96	0.01	0	95	0.01	0	90
= Pretax net operating income (tax equivalent)	0.57	1.40	3	0.70	1.79	3	0.65	1.66	3	0.68	1.04	19	0.76	1.56	6
Net operating income	0.37	1.06	3	0.44	1.36	3	0.41	1.26	3	0.46	0.81	17	0.49	1.19	7
Net income	0.37	1.06	3	0.44	1.35	3	0.41	1.26	2	0.46	0.82	17	0.49	1.19	7
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.80	3.12	27	2.78	3.14	26	2.76	3.06	27	3.05	3.55	20	3.49	4.41	8
Interest expense	0.89	0.24	95	1.12	0.27	96	1.09	0.25	97	1.41	0.52	94	1.61	1.08	84
Net interest income (tax equivalent)	1.91	2.88	9	1.66	2.85	8	1.68	2.80	9	1.64	3.01	6	1.88	3.33	8
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.08	0.08	1	-0.04	0.13	3	-0.05	0.11	1	-0.04	0.27	0	-0.05	0.21	2
Earnings coverage of net loan and lease losses (X)	-7.67	-9.51	22	-18.03	4.52	15	-13.17	39.72	10	-20.99	22.91	2	-15.19	24.40	6
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.50	1.17	6	0.52	1.39	6	0.50	1.23	6	0.54	1.58	5	0.28	0.83	4
Allowance for loan and lease losses / Total loans and leases	0.50	1.15	9	0.52	1.37	6	0.50	1.20	8	0.54	1.55	5	0.28	0.81	5
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.28	0.41	32	0.39	0.63	31	0.35	0.49	35	0.39	0.71	21	0.47	0.57	41
30-89 days past due loans and leases / Total loans and leases	0.06	0.32	10	0.06	0.27	14	0.05	0.32	6	0.07	0.39	7	0.10	0.43	11
Liquidity and Funding															
Net noncore funding dependence	37.50	3.09	97	28.56	-1.82	93	30.32	-2.33	96	30.43	3.20	91	34.03	14.45	89
Net short-term noncore funding dependence	25.60	-1.79	98	19.94	-8.21	96	19.55	-7.71	97	21.63	-4.76	97	26.02	3.38	96
Net loans and leases / Total assets	90.21	61.60	98	88.56	59.81	99	89.74	58.67	99	89.28	61.58	99	91.03	63.77	99
Capitalization															
Tier 1 leverage ratio	12.26	9.08	95	12.41	9.11	94	12.79	8.98	95	12.11	9.13	94	11.31	9.76	84
Holding company equity capital / Total assets	11.23	10.04	72	11.23	10.88	56	11.73	10.71	67	10.52	11.16	41	10.44	12.43	26
Total equity capital (including minority interest) / Total assets	11.77	10.14	75	12.01	11.01	67	12.41	10.82	77	11.38	11.29	53	11.68	12.57	38
Common equity tier 1 capital / Total risk-weighted assets	20.24	11.90	98	21.69	12.69	98	21.91	12.42	99	20.63	12.38	96	19.42	12.17	95
Net loans and leases / Equity capital (X)	8.03	6.22	83	7.89	5.51	89	7.65	5.53	87	8.49	5.58	91	8.72	5.21	92
Cash dividends / Net income	0	34	3	0	25.30	4	0	28.27	3	0	42.30	4	0	33.12	3
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	8.21	7.91	63	-4.03	9.29	4	-3.02	10.50	4	-1.58	16.68	5	3.99	9.26	37
Equity capital	8.25	-0.29	77	6.04	9.31	49	8.19	7.46	65	-0.80	6.99	12	2.03	10.49	17
Net loans and leases	10.22	11.87	52	-6.10	0.79	23	-2.52	3.36	30	-3.46	9.07	13	4.31	9.10	33
Noncore funding	30.96	10.50	76	-12.79	-23.76	68	-6.89	-14.79	64	-7.65	-12.18	56	3.62	6.59	46
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	100	103.92	34	100	103.07	38	100	103.22	40	100	102.81	36	100	103.22	36
Cash from ops + noncash items + op expense / Op expense + dividends		116.54			130.64			154.48			147.24		0	190.27	4

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	190,590	189,248	371,070	421,921	459,326	0.71	-3.16
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	190,590	189,248	371,070	421,921	459,326	0.71	-3.16
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	190,590	189,248	371,070	421,921	459,326	0.71	-3.16
Investment interest income (tax equivalent).....	2,637	1,794	3,796	7,830	12,839	46.99	-44.13
Interest on balances due from depository institutions.....	870	339	765	1,412	5,293	156.64	-11.94
Interest income on other earning assets.....	2,025	1,469	3,102	2,658	4,809	37.85	16.18
Total interest income (tax equivalent).....	196,122	192,850	378,733	433,821	482,267	1.70	-3.98
Interest on time deposits of \$250K or more.....	3,201	4,605	9,104	12,166	12,675	-30.49	3.59
Interest on time deposits < \$250K.....	28,242	41,412	76,051	110,477	120,787	-31.80	-26.75
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	2,687	2,006	3,759	7,030	15,501	33.95	76.66
Interest on other borrowings and trading liabilities.....	28,078	29,851	59,907	70,727	73,150	-5.94	33.10
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	62,208	77,874	148,821	200,400	222,113	-20.12	-3.20
Net interest income (tax equivalent).....	133,914	114,976	229,912	233,421	260,154	16.47	-4.34
Non-interest income.....	10,452	24,127	40,245	60,256	25,598	-56.68	15.03
Adjusted operating income (tax equivalent).....	144,366	139,103	270,157	293,677	285,752	3.78	-3.16
Overhead expense.....	100,786	95,117	189,214	190,752	189,256	5.96	13.08
Provision for credit losses.....	3,000	-5,000	-9,000	4,000	-11,000		
Securities gains (losses).....	0	0	0	0	0		
Other tax equivalent adjustments.....	1,287	1,632	3,360	1,912	1,783	-21.14	-26.71
Pretax net operating income (tax equivalent).....	41,867	50,618	93,303	100,837	109,279	-17.29	-41.61
Applicable income taxes.....	7,588	9,996	17,799	16,247	21,953	-24.09	-67.98
Tax equivalent adjustments.....	1,287	1,632	3,360	1,912	1,783	-21.14	-26.71
Applicable income taxes (tax equivalent).....	8,875	11,628	21,159	18,159	23,736	-23.68	-65.14
Minority interest.....	5,984	7,001	12,990	14,673	15,027	-14.53	-28.46
Net income before discontinued operations, net of minority interest.....	27,008	31,989	59,154	68,005	70,516	-15.57	-28.71
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	27,008	31,989	59,154	68,005	70,516	-15.57	-28.71
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	32,992	38,990	72,144	82,678	85,543	-15.38	-28.66
Investment securities income (tax equivalent).....	2,637	1,794	3,796	7,830	12,839	46.99	-44.13
US Treasury and agency securities (excluding mortgage-backed securities).....	23	0	9	0	55		
Mortgage-backed securities.....	2,614	1,794	3,787	7,830	12,784	45.71	-44.62
All other securities.....	0	0	0	0	0		
Cash dividends declared.....	0	0	0	0	0		
Common.....	0	0	0	0	0		
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.69	2.90	33	2.66	2.92	28	2.64	2.85	31	2.92	3.27	21	3.36	4	14
Less: Interest expense	0.85	0.22	95	1.07	0.25	96	1.04	0.23	96	1.35	0.48	94	1.55	0.98	85
Equals: Net interest income (tax equivalent)	1.83	2.67	9	1.58	2.65	8	1.60	2.60	9	1.57	2.77	6	1.81	3.01	10
Plus: Non-interest income	0.14	0.96	3	0.33	1.11	8	0.28	1.04	6	0.41	1.21	13	0.18	1.32	3
Equals: adjusted operating income (tax equivalent)	1.98	3.67	3	1.92	3.82	2	1.88	3.70	2	1.97	4.04	2	1.99	4.41	2
Less: Overhead expense	1.38	2.17	6	1.31	2.24	4	1.32	2.17	6	1.28	2.57	2	1.32	2.69	2
Less: Provision for credit losses	0.04	0.09	41	-0.07	-0.15	58	-0.06	-0.09	51	0.03	0.51	2	-0.08	0.15	0
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0	0.01	27	0	0.01	23	0	0.02	17	0	0.01	35
Plus: other tax equivalent adjustments	0.02	0	96	0.02	0	96	0.02	0	96	0.01	0	95	0.01	0	90
Equals: Pretax net operating income (tax equivalent)	0.57	1.40	3	0.70	1.79	3	0.65	1.66	3	0.68	1.04	19	0.76	1.56	6
Less: Applicable income taxes (tax equivalent)	0.12	0.33	5	0.16	0.41	6	0.15	0.38	9	0.12	0.23	20	0.17	0.36	7
Less: Minority interest	0.08	0	97	0.10	0	96	0.09	0	96	0.10	0	95	0.10	0	97
Equals: Net operating income	0.37	1.06	3	0.44	1.36	3	0.41	1.26	3	0.46	0.81	17	0.49	1.19	7
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.37	1.06	3	0.44	1.35	3	0.41	1.26	2	0.46	0.82	17	0.49	1.19	7
Memo: Net income (last four quarters)	0.38	1.12	2	0.43	1.25	4	0.41	1.26	2	0.46	0.82	17	0.49	1.19	7
Net income—BHC and noncontrolling (minority) interest	0.45	1.07	5	0.54	1.37	4	0.50	1.27	3	0.56	0.83	21	0.60	1.20	8
Margin Analysis															
Average earning assets / Average assets	96	92.97	83	95.52	93.15	78	95.48	93.08	79	95.66	92.32	86	96.19	91.05	92
Average interest-bearing funds / Average assets	86.85	60.12	96	86.02	62.32	96	85.85	61.99	96	86.59	64.06	96	87.31	65.57	97
Interest income (tax equivalent) / Average earning assets	2.80	3.12	27	2.78	3.14	26	2.76	3.06	27	3.05	3.55	20	3.49	4.41	8
Interest expense / Average earning assets	0.89	0.24	95	1.12	0.27	96	1.09	0.25	97	1.41	0.52	94	1.61	1.08	84
Net interest income (tax equivalent) / Average earning assets	1.91	2.88	9	1.66	2.85	8	1.68	2.80	9	1.64	3.01	6	1.88	3.33	8
Yield or Cost															
Total loans and leases (tax equivalent)	2.88	4.01	6	2.95	4.05	6	2.92	4.01	7	3.16	4.27	6	3.52	5.09	2
Interest-bearing bank balances	0.48	0.42	72	0.12	0.11	77	0.15	0.14	72	0.39	0.27	81	2.15	2.04	52
Federal funds sold and reverse repos		0.58			0.26			0.25			0.68			2.44	
Trading assets		0.52			0.42			0.45			0.60			0.99	
Total earning assets	2.80	3.09	28	2.78	3.11	27	2.76	3.04	27	3.05	3.51	21	3.49	4.36	9
Investment securities (tax equivalent)	1.16	1.85	5	0.85	1.80	3	0.90	1.77	3	1.58	2.25	7	2.27	2.76	8
US Treasury and agency securities (excluding mortgage-backed securities)	1.13	1.22	42		1.28		0.88	1.14	31		1.75		2.75	2.32	79
Mortgage-backed securities	1.12	1.78	3	0.86	1.56	3	0.90	1.57	3	1.62	2.05	16	2.28	2.61	14
All other securities		2.82			2.91			2.81			3.24			4.06	
Interest-bearing deposits	0.75	0.20	96	1.03	0.24	97	0.96	0.21	97	1.40	0.53	95	1.68	1.10	84
Time deposits of \$250K or more	0.92	0.50	93	1.30	0.76	90	1.30	0.66	96	1.70	1.42	78	2.01	1.96	51
Time deposits < \$250K	1.11	0.44	95	1.47	0.72	93	1.39	0.62	95	1.88	1.36	90	2.08	1.82	65
Other domestic deposits	0.17	0.17	60	0.14	0.17	50	0.13	0.15	51	0.28	0.36	41	0.67	0.93	33
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos		0.36			0.19			0.17			0.62			1.86	
Other borrowed funds and trading liabilities	1.59	1.24	66	1.81	1.31	70	1.85	1.27	71	1.90	1.50	72	1.99	2.38	26
All interest-bearing funds	0.98	0.36	93	1.25	0.40	95	1.21	0.37	96	1.56	0.74	92	1.77	1.49	71

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	10,452	24,127	40,245	60,256	25,598
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	383	193	598	229	763
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	525	338	706	315	345
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	37	40
Net servicing fees	2,101	1,786	3,593	3,314	4,062
Net securitization income	-119	0	0	-6	-60
Net gains (losses) on sales of loans, OREO, other assets	2	12,011	17,734	43,570	9,012
Other non-interest income	7,560	9,799	17,614	12,797	11,436
Total overhead expenses	100,786	95,117	189,214	190,752	189,256
Personnel expense	55,447	53,684	107,120	106,518	104,036
Net occupancy expense	13,869	13,095	26,443	25,581	26,422
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	423	493	918	1,005	788
Other operating expenses	31,047	27,845	54,733	57,648	58,010
Fee income on mutual funds and annuities	525	338	706	315	345
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,003	988	1,002	990	1,079
Average personnel expense per employee	55.28	54.34	106.91	107.59	96.42
Average assets per employee	14,555.53	14,688.17	14,332.38	15,023.90	13,312.20

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	5.02	2.35	80	1.40	2.15	46	1.75	2.17	46	0.52	2.02	33	1.35	2.72	42
Overhead expenses / Net Interest Income + non-interest income	69.81	59.40	84	68.38	59.03	82	70.04	59.28	88	64.95	62.28	64	66.23	61.29	73
Percent of Average Assets															
Total overhead expense	1.38	2.17	6	1.31	2.24	4	1.32	2.17	6	1.28	2.57	2	1.32	2.69	2
Personnel expense	0.76	1.20	10	0.74	1.25	6	0.75	1.21	9	0.72	1.30	6	0.72	1.41	4
Net occupancy expense	0.19	0.22	31	0.18	0.24	19	0.18	0.23	25	0.17	0.26	15	0.18	0.28	18
Other operating expenses	0.43	0.72	9	0.39	0.73	4	0.39	0.72	5	0.39	0.94	4	0.41	0.97	2
Overhead less non-interest income	1.24	1.19	48	0.98	1.10	35	1.04	1.10	37	0.88	1.25	20	1.14	1.32	33
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	69.81	58.92	85	68.38	58.45	83	70.04	58.83	89	64.95	61.82	65	66.23	60.64	75
Personnel expense	38.41	32.65	78	38.59	33.10	77	39.65	32.93	85	36.27	32.36	72	36.41	32.39	74
Net occupancy expense	9.61	6.14	90	9.41	6.33	87	9.79	6.23	91	8.71	6.58	82	9.25	6.52	89
Other operating expenses	21.80	19.36	72	20.37	18.60	71	20.60	19.18	61	19.97	22.28	48	20.58	21.20	54
Total non-interest income	7.24	25.40	3	17.34	28.18	26	14.90	27.67	21	20.52	28.83	34	8.96	29.23	7
Fiduciary activities income	0	2.23	13	0	2.24	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	0.27	3.45	7	0.14	3.19	6	0.22	3.27	7	0.08	3.27	6	0.27	3.88	11
Trading revenue	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	0.36	2.25	27	0.24	2.52	20	0.26	2.58	20	0.11	2.46	17	0.12	3.54	13
Insurance activities revenue	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.47	11
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0.01	0.01	86	0.01	0.02	85
Net servicing fees	1.46	1.38	74	1.28	0.55	83	1.33	0.60	81	1.13	0.01	89	1.42	0.28	91
Net securitization income	-0.08	0	2	0	0.01	44	0	0.01	44	0	0	2	-0.02	0.01	1
Net gain (loss) - sales of loans, OREO, and other assets	0	1.51	15	8.63	3.83	83	6.56	3.30	82	14.84	3.92	91	3.15	1.86	75
Other non-interest income	5.24	9.09	27	7.04	9.26	41	6.52	9.27	35	4.36	9.65	21	4	10.04	12
Overhead less non-interest income	62.57	32.73	97	51.03	29.94	96	55.14	30.52	97	44.44	31.93	81	57.27	31.06	97
Applicable income taxes / Pretax net operating income (tax equivalent)	18.12	21.22	18	19.75	21.54	27	19.08	21.18	23	16.11	18.63	28	20.09	20.56	47
Applicable income tax + TE / Pretax net operating income + TE	21.20	23.38	21	22.97	23.10	50	22.68	22.67	49	18.01	21.18	19	21.72	23.23	35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	13,963,014	12,670,953	12,743,602	13,077,449	13,511,772	10.20	13.36
Commercial and industrial loans	0	0	0	0	0		
Loans to individuals	3,255	2,701	2,705	2,637	2,900	20.51	10.08
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	323	992	373	1,000	0	-67.44	
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	13,966,592	12,674,646	12,746,680	13,081,086	13,514,672	10.19	13.36
Less: Allowance for loan and lease losses	69,450	66,435	63,576	70,290	37,292	4.54	26.43
Net loans and leases	13,897,142	12,608,211	12,683,104	13,010,796	13,477,380	10.22	13.30
Debt securities that reprice or mature in over 1 year	449,874	275,550	419,782	281,916	497,768	63.26	-12.27
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	14,347,016	12,883,761	13,102,886	13,292,712	13,975,148	11.36	12.27
Interest-bearing bank balances	359,399	558,823	386,181	475,988	261,198	-35.69	52.90
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	0	143,894	4,060	165,693	56,229	-100.00	-100.00
Trading assets	0	0	0	0	0		
Total earning assets	14,706,415	13,586,478	13,493,127	13,934,393	14,292,575	8.24	12.86
Non-interest-bearing cash and due from depository institutions	28,131	21,322	21,828	23,932	20,028	31.93	-5.75
Premises, fixed assets, and leases	49,865	54,508	53,861	56,027	58,338	-8.52	-12.42
Other real estate owned	253	0	130	102	2,813		-95.42
Investment in unconsolidated subsidiaries	73	73	308	74	74	0.00	-10.98
Intangible and other assets	620,417	574,265	563,203	558,250	432,308	8.04	54.05
Total assets	15,405,154	14,236,646	14,132,457	14,572,778	14,806,136	8.21	13.90
Quarterly average assets	14,937,677	14,497,886	14,192,812	14,672,343	14,610,715	3.03	11.38
Average loans and leases (YTD)	13,218,997	12,823,086	12,715,885	13,361,912	13,030,814	3.09	8.66
Memoranda							
Loans held-for-sale	1,314	6,931	38,064	111,288	9,608	-81.04	63.64
Loans not held-for-sale	13,965,278	12,667,715	12,708,616	12,969,798	13,505,064	10.24	13.36
Real estate loans secured by 1-4 family	13,917,425	12,641,464	12,708,278	13,051,734	13,486,242	10.09	13.30
Commercial real estate loans	45,589	29,489	35,324	25,715	25,530	54.60	32.19
Construction and land development	42,739	26,592	32,438	22,774	22,496	60.72	36.79
Multifamily	2,850	2,897	2,886	2,941	3,034	-1.62	-12.09
Nonfarm nonresidential	0	0	0	0	0		
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	449,874	419,444	423,842	447,609	553,997	7.25	-15.05
U.S. Treasury securities	3,761	0	4,048	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	446,113	419,444	419,794	447,609	553,997	6.36	-15.76
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	449,874	419,444	423,842	447,609	553,997	7.25	-15.05
U.S. Treasury securities	3,761	0	4,048	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	446,113	419,444	419,794	447,609	553,997	6.36	-15.76
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-26,630	2,729	-2,735	4,281	958		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	0	0	0	0	0		

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	107,969	153,723	183,385	200,349	137,582	-29.76	19.02
NOW, ATS and transaction accounts	1,422,763	114,498	1,217,409	107,412	97,680	1142.61	1152.98
Time deposits less brokered deposits < \$250K	4,282,806	4,992,931	4,709,487	5,182,502	5,408,959	-14.22	-9.40
MMDA and other savings accounts	1,936,858	2,799,637	1,820,675	2,655,091	2,298,633	-30.82	-19.31
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	7,750,396	8,060,789	7,930,956	8,145,354	7,942,854	-3.85	5.71
Time deposits of \$250K or more	708,571	711,349	688,580	713,567	691,296	-0.39	79.78
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	3,205,293	2,575,017	2,390,514	2,900,395	3,419,603	24.48	20.07
Other borrowings w/remaining maturity over 1 year	1,037,300	566,373	788,539	543,031	463,340	83.15	19.23
Brokered deposits < \$250K	788,419	529,822	495,597	529,203	500,052	48.81	46.42
Noncore funding	5,739,583	4,382,561	4,363,230	4,686,196	5,074,291	30.96	28.34
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	102,176	83,636	84,956	83,450	60,097	22.17	132.75
Total liabilities	13,592,155	12,526,986	12,379,142	12,915,000	13,077,242	8.50	14.72
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	661,170	658,190	660,781	653,033	645,702	0.45	1.53
Retained earnings	1,066,438	1,012,263	1,039,430	980,275	941,680	5.35	39.40
Accumulated other comprehensive income	3,081	-71,698	-42,018	-100,584	-42,300		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,730,689	1,598,755	1,658,193	1,532,724	1,545,082	8.25	23.08
Noncontrolling (minority) interest in subsidiaries	82,310	110,905	95,122	125,054	183,812	-25.78	-69.68
Total equity capital, including minority interest	1,812,999	1,709,660	1,753,315	1,657,778	1,728,894	6.04	8.07
Total liabilities and capital	15,405,154	14,236,646	14,132,457	14,572,778	14,806,136	8.21	13.90
Memoranda							
Non-interest-bearing deposits	107,969	153,723	183,385	200,349	137,582	-29.76	19.02
Interest-bearing deposits	9,139,417	9,148,237	8,931,748	9,187,775	8,996,620	-0.10	11.81
Total deposits	9,247,386	9,301,960	9,115,133	9,388,124	9,134,202	-0.59	11.89
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,658,193	1,532,724	1,532,724	1,545,082	1,514,344		
Accounting restatements	0	0	0	-29,410	0		
Net income	27,008	31,989	59,154	68,005	70,516		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	0		
Change in other comprehensive income	45,099	28,885	58,567	-58,284	-43,377		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	389	5,157	7,748	7,331	3,599		
Holding company equity capital, ending balance	1,730,689	1,598,755	1,658,193	1,532,724	1,545,082		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	90.64	38.78	99	89	36.32	99	90.17	36.25	99	89.74	36.22	99	91.26	37.78	99
Commercial and industrial loans	0	11.05	0	0	12.25	0	0	10.76	0	0	13.52	0	0	12.02	1
Loans to individuals	0.02	3.52	4	0.02	3.48	5	0.02	3.36	5	0.02	3.40	4	0.02	4.20	3
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0	0.19	12	0	0.21	12	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases	0	4.45	0	0.01	4.22	1	0	4.47	1	0.01	4.63	0	0	5.01	0
Net loans and leases	90.21	61.60	98	88.56	59.81	99	89.74	58.67	99	89.28	61.58	99	91.03	63.77	99
Debt securities over 1 year	2.92	19.46	4	1.94	17.61	3	2.97	19.46	4	1.93	15.55	4	3.36	14.60	7
Mutual funds and equity securities	0	0.05	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	93.13	82.34	97	90.50	78.32	96	92.71	79.22	98	91.22	78.16	97	94.39	79.65	99
Interest-bearing bank balances	2.33	4.59	36	3.93	9.11	20	2.73	8.50	16	3.27	7.51	23	1.76	3.06	46
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0	1.68	1	1.01	1.53	46	0.03	1.56	3	1.14	1.68	45	0.38	1.91	23
Trading assets	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	95.46	90.95	95	95.43	91.43	93	95.48	91.77	88	95.62	91.05	98	96.53	89.53	98
Non-interest cash and due from depository institutions	0.18	1.01	3	0.15	1.01	3	0.15	0.82	3	0.16	1.07	1	0.14	1.14	1
Other real estate owned	0	0.01	35	0	0.02	6	0	0.01	28	0	0.02	13	0.02	0.03	49
All other assets	4.35	7.97	9	4.42	7.50	10	4.37	7.35	14	4.22	7.82	6	3.33	9.27	1
Memoranda															
Short-term investments	2.33	7.68	18	4.94	12.01	16	2.76	11.47	9	4.40	11.17	20	2.14	7.63	28
U.S. Treasury securities	0.02	1.96	21	0	1.08	12	0.03	1.47	29	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0	0.84	11	0	0.77	10	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0	1.75	7	0	1.72	7	0	1.73	6	0	1.69	8	0	1.34	7
Mortgage-backed securities	2.90	13.68	7	2.95	12.97	6	2.97	14.14	6	3.07	11.75	8	3.74	11.44	10
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.52	8	0	0.52	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale	0.01	0.35	22	0.05	0.42	31	0.27	0.55	57	0.76	0.52	72	0.06	0.39	30
Loans held for investment	90.65	61.41	99	88.98	59.85	99	89.93	58.06	99	89	61.72	99	91.21	63.50	99
Real estate loans secured by 1-4 family	90.34	12.26	99	88.80	11.69	99	89.92	11.46	99	89.56	11.91	99	91.09	13.29	99
Revolving	15.69	1.49	99	13.58	1.45	99	14.67	1.42	99	13.08	1.66	99	12.53	2.07	99
Closed-end, secured by first liens	73.84	10.40	99	73.74	9.84	99	73.85	9.67	99	74.83	9.81	99	76.35	10.69	99
Closed-end, secured by junior liens	0.81	0.18	92	1.48	0.20	96	1.40	0.17	96	1.66	0.22	96	2.21	0.28	96
Commercial real estate loans	0.30	24.34	3	0.21	22.48	3	0.25	22.69	3	0.18	22.22	3	0.17	22.23	4
Construction and land development	0.28	3.75	9	0.19	3.35	6	0.23	3.34	7	0.16	3.40	8	0.15	3.44	10
Multifamily	0.02	3.69	3	0.02	3.31	3	0.02	3.57	3	0.02	3.12	5	0.02	3.01	6
Nonfarm nonresidential	0	15.50	1	0	14.81	1	0	14.57	1	0	14.72	1	0	14.69	2
Real estate loans secured by farmland	0	0.35	8	0	0.34	8	0	0.30	8	0	0.33	8	0	0.36	9

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	99.97	62.08	99	99.97	59.66	99	99.98	61.05	99	99.97	57.15	99	99.98	57.46	99
Real estate loans secured by 1-4 family	99.65	20.31	99	99.74	19.82	99	99.70	19.86	99	99.78	19.43	99	99.79	20.75	99
Revolving	17.30	2.40	99	15.25	2.42	99	16.27	2.43	99	14.57	2.64	99	13.72	3.15	99
Closed-end	82.34	17.67	99	84.49	17.22	99	83.43	17.24	99	85.21	16.59	99	86.07	17.39	99
Commercial real estate loans	0.33	38.23	3	0.23	36.54	3	0.28	37.86	3	0.20	34.63	3	0.19	33.52	4
Construction and land development	0.31	5.97	6	0.21	5.50	6	0.25	5.65	6	0.17	5.26	6	0.17	5.09	10
1-4 family	0.31	1.34	36	0.21	1.11	28	0.25	1.18	33	0.17	0.93	27	0.17	0.94	30
Other	0	4.56	4	0	4.33	3	0	4.40	3	0	4.19	6	0	4.02	7
Multifamily	0.02	5.72	3	0.02	5.34	3	0.02	5.78	3	0.02	4.96	5	0.02	4.69	6
Nonfarm nonresidential	0	24.64	1	0	24.14	1	0	24.56	1	0	22.93	1	0	22.15	2
Owner-occupied	0	8.28	2	0	8.14	2	0	8.29	2	0	7.68	2	0	7.72	3
Other	0	16.13	1	0	15.71	1	0	15.94	1	0	14.95	1	0	14.34	2
Real estate loans secured by farmland	0	0.59	8	0	0.59	8	0	0.54	8	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	0	18.46	0	0	20.98	0	0	18.86	0	0	22.17	0	0	19.53	1
Loans to individuals	0.02	6.27	4	0.02	6.28	4	0.02	6.24	3	0.02	6.13	4	0.02	7.13	3
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0	0.32	12	0	0.37	12	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases	0	8.30	0	0.01	8.03	1	0	8.75	1	0.01	9.09	0	0	9.85	0
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	746.42	407.54	94	689.27	383.17	95	688.90	391.81	93	719.07	381.27	96	800.45	391.26	98
Real estate loans secured by 1-4 family	743.98	130.40	99	687.67	124.52	99	686.99	126.06	99	717.65	125.03	99	798.94	138.18	99
Revolving	129.20	15.55	99	105.14	15.53	99	112.09	15.44	99	104.79	17.42	99	109.87	21.26	99
Closed-end	614.79	113.22	99	582.53	107.53	99	574.90	108.85	98	612.86	106.14	99	689.06	115.20	99
Commercial real estate loans	2.44	254.23	2	1.60	238.21	2	1.91	245.88	2	1.41	234.65	3	1.51	229.44	4
Construction and land development	2.28	38.88	6	1.45	35.52	6	1.75	35.95	5	1.25	35.62	7	1.33	34.95	8
1-4 family	2.28	8.60	38	1.44	7.06	28	1.75	7.42	34	1.25	6.34	31	1.33	6.61	32
Other	0	29.76	3	0	28.07	3	0	28.11	3	0	28.16	5	0.01	27.32	6
Multifamily	0.15	39.14	2	0.16	34.78	3	0.16	38.66	2	0.16	32.74	4	0.18	31.04	5
Nonfarm nonresidential	0	162.28	1	0	157.17	1	0	158.05	1	0	155.06	1	0	152.10	2
Owner-occupied	0	54.20	2	0	52.65	1	0	52.99	1	0	52.37	2	0	53.07	3
Other	0	106.54	1	0	102.08	1	0	102.54	1	0	100.54	1	0	97.41	2
Real estate loans secured by farmland	0	3.62	7	0	3.59	8	0	3.22	8	0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	0	115.10	0	0	127.07	0	0	114.45	0	0	139.91	0	0	122.02	1
Loans to individuals	0.17	35.52	4	0.15	35.29	4	0.15	34.55	3	0.14	37.47	4	0.17	43.51	3
Credit card loans	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0	1.81	12	0	2.01	12	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases	0.02	50.19	0	0.05	46.75	1	0.02	51.06	1	0.05	49.54	0	0	52.44	0
Supplemental															
Non-owner occupied CRE loans / Gross loans	0.33	30.64	3	0.23	28.84	3	0.28	30.07	3	0.20	27.32	3	0.19	26.45	4
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	2.44	203.71	2	1.60	187.37	3	1.91	195.33	2	1.41	183.76	3	1.51	178.57	4
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	2.44	261.50	2	1.60	244.59	2	1.91	252.85	2	1.41	240.85	3	1.51	236.10	4

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	2.33	7.68	18	4.94	12.01	16	2.76	11.47	9	4.40	11.17	20	2.14	7.63	28
Liquid assets	5.44	25.39	3	7.02	28.17	2	5.89	29.03	3	6.50	26.22	2	5.64	22.44	2
Investment securities	2.92	21.68	2	2.95	19.64	3	3	21.63	3	3.07	17.85	4	3.74	16.99	7
Net loans and leases	90.21	61.60	98	88.56	59.81	99	89.74	58.67	99	89.28	61.58	99	91.03	63.77	99
Net loans, leases and standby letters of credit	90.21	62.44	98	88.56	60.62	99	89.74	59.49	99	89.28	62.48	99	91.03	64.84	99
Core deposits	50.31	75.64	6	56.62	74.75	12	56.12	75.71	11	55.89	70.67	17	53.65	63.09	23
Noncore funding	37.26	10.86	94	30.78	10.89	89	30.87	10.30	90	32.16	14.13	84	34.27	19.36	82
Time deposits of \$250K or more	4.60	1.54	92	5	1.81	93	4.87	1.58	93	4.90	2.11	90	4.67	2.94	80
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.20	13	0	1.20	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.50	32	0	0.52	29	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	20.81	1.63	97	18.09	0.99	97	16.92	1	97	19.90	1.24	97	23.10	3.01	99
Earning assets that reprice within 1 year	19.23	36.16	12	20.89	38.93	13	20.11	37.37	11	21.60	39.38	12	19.03	39.29	6
Interest-bearing liabilities that reprice within 1 year	21.74	6.49	92	26.28	7.04	92	25.44	6.39	93	23.36	8.20	90	23.48	10.19	90
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	-2.51	28.22	3	-5.39	30.25	2	-5.33	29.65	2	-1.76	29.11	3	-4.45	26.63	4
Other Liquidity and Funding Ratios															
Net noncore funding dependence	37.50	3.09	97	28.56	-1.82	93	30.32	-2.33	96	30.43	3.20	91	34.03	14.45	89
Net short-term noncore funding dependence	25.60	-1.79	98	19.94	-8.21	96	19.55	-7.71	97	21.63	-4.76	97	26.02	3.38	96
Short-term investment / Short-term noncore funding	8.91	166.36	3	21.47	284.81	5	13.22	273.46	3	18.25	184.19	5	8.03	77.77	6
Liquid assets - short-term noncore funding / Nonliquid assets	-21.93	28.61	1	-17.17	34.02	3	-15.94	36.68	2	-18.85	28.18	2	-22.33	16.97	0
Net loans and leases / Total deposits	150.28	76.80	98	135.54	74.66	98	139.14	72.79	98	138.59	79.43	96	147.55	90.31	96
Net loans and leases / Core deposits	179.31	82.80	98	156.41	81.17	97	159.92	78.25	96	159.73	88.34	96	169.68	103.93	91
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		-6.37			0.84			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.45	-13.54	92	0.15	1.94	11	-0.15	-0.25	54	0.24	4.31	3	0.06	1.36	15
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0	23.58	7	0	13.42	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	100	74.56	97	100	84.66	95	100	83.77	95	100	87.23	96	100	85.40	95
U.S. Treasury securities	0.84	9.26	25	0	5.52	12	0.96	6.70	37	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	0	4.02	11	0	4.50	10	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	0	8	7	0	8.87	7	0	8.22	6	0	9.83	7	0	7.75	7
Mortgage-backed securities	99.16	63.23	99	100	66.59	99	99.04	66.54	99	100	66.64	99	100	67.43	99
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0	3.01	8	0	3.17	8	0	3.08	8	0	3.01	9	0	2.94	9
Mutual funds and equity securities	0	0.28	12	0	0.32	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	0	8.89	1	34.31	8.69	95	0.96	7.78	13	37.02	10.55	92	10.15	11.86	57
Debt securities 1 to 5 years	3.66	20.02	9	52.70	17.05	93	4.58	18.25	18	52.67	17.03	92	87.60	17.94	99
Debt securities over 5 years	96.34	68.75	96	13	72.17	3	94.47	71.11	93	10.31	69.86	2	2.25	66.02	2
Pledged securities	0	30.80	1	0	33.87	0	0	32.26	1	0	35.67	1	0	30.57	2
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-48.86	-31.70	37	74.28	51.37	67	-39.18	27.98	8	102.15	183.32	44	22.40	26.69	57
Investment securities	7.25	21.19	35	-18.45	33.34	4	-5.31	31.36	8	-19.20	23.62	4	-1.86	11.75	22
Core deposits	-3.85	9.58	7	-0.47	16.88	2	-2.63	16.94	3	2.55	26.88	2	5.11	11.23	36
Noncore funding	30.96	10.50	76	-12.79	-23.76	68	-6.89	-14.79	64	-7.65	-12.18	56	3.62	6.59	46

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	4,869,663	3,952,852	4,361,283	3,646,239	2,915,087
Commit: Secured commercial real estate loans	69,755	48,799	58,247	29,191	28,972
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	1,388	147	32,491	102,817	0
Written options contracts (interest rate)	30,611	41,627	25,440	30,913	15,733
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,750,000	2,575,000	2,350,000	2,900,000	2,800,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	31.61	24.48	77	27.77	22.45	74	30.86	22.78	78	25.02	22.01	69	19.69	23.52	46
Standby letters of credit	0	0.66	1	0	0.67	1	0	0.65	1	0	0.71	2	0	0.84	3
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	11.57	44.65	41	18.38	49.75	51	17.04	46.30	51	20.82	48.62	50	19.02	68.47	46
Interest rate contracts	11.57	32.11	44	18.38	35.96	54	17.04	32.46	54	20.82	34.36	52	19.02	47.31	49
Interest rate futures and forward contracts	0.01	3.60	28	0	5.17	27	0.23	3.25	49	0.71	6.21	48	0	10.67	11
Written options contracts (interest rate)	0.20	1.58	45	0.29	1.82	38	0.18	1.41	34	0.21	2.18	28	0.11	2.47	26
Purchased options contracts (interest rate)	0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	11.36	21.90	48	18.09	20.67	61	16.63	20.49	59	19.90	20.83	58	18.91	28.86	59
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	36.84	46.07	47	30.83	42.93	44	34.30	44.98	46	27.29	42.82	36	22.37	45.53	21

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,781,999	2,616,774	2,407,931	3,033,730	2,815,733
Interest rate contracts	1,781,999	2,616,774	2,407,931	3,033,730	2,815,733
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	1,388	147	32,491	102,817	0
Written options	30,611	41,627	25,440	30,913	15,733
Exchange-traded	0	0	0	0	0
Over-the-counter	30,611	41,627	25,440	30,913	15,733
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	1,750,000	2,575,000	2,350,000	2,900,000	2,800,000
Held for trading					
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded					
Interest rate contracts	1,781,999	2,616,774	2,407,931	3,033,730	2,815,733
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	1,751,388	2,575,147	2,382,491	3,002,817	2,800,000
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)					
Held for trading	85	0	22	209	0
Gross positive fair value					
Held for trading	0	1,103	247	1,231	54
Non-traded	0	1,103	247	1,231	54
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	1.72	5.78	41	1.59	7.49	30	1.06	6.28	26	1.02	8.18	24	0.56	5.91	20
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	1.72	5.46	43	1.59	7.20	33	1.06	5.96	27	1.02	7.73	25	0.56	5.10	21
Purchased options	0	3.69	21	0	3.44	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.17	21	0	3.04	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	98.20	74.97	80	98.40	71.23	86	97.59	74.26	83	95.59	68.76	79	99.44	69.75	88
Held for trading															
Interest rate contracts	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	44.16	18
Foreign exchange contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	37.24	18
Equity, commodity, and other contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded															
Interest rate contracts	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	55.84	81
Foreign exchange contracts	100	57.94	85	100	56.19	86	100	56.71	85	100	53.82	87	100	52.22	88
Equity, commodity, and other contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	98.28	93.09	47	98.41	91.87	59	98.94	92.53	60	98.98	91.48	65	99.44	93.86	67
Over 1 year to 5 years	98.28	31.78	90	98.41	28.05	93	98.94	27.56	95	98.98	32.05	92	99.44	32.17	91
Over 5 years	0	24.76	6	0	26.03	5	0	27.01	5	0	27.06	3	0	30.45	4
Over 5 years	0	27.14	6	0	30.08	6	0	29.89	5	0	29.56	5	0	28.09	5
Gross negative fair value (absolute value)	0	1.56	4	0	1.25	1	0	0.98	3	0.01	1.55	3	0	0.83	2
Gross positive fair value	0	1.74	1	0.04	1.68	3	0.01	1.34	3	0.04	2.23	2	0	1.19	3
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	8	0	0.05	2	0	0.04	5	0	0.07	4	0	0.06	2
Gross positive fair value (X)	0	0.08	2	0	0.07	6	0	0.05	5	0	0.09	4	0	0.07	4
Held for trading (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.02	4	0	0.01	19	0	0.01	15	0	0.02	18	0	0.01	15
Current credit exposure (X)	0	0.04	7	0	0.05	5	0	0.04	6	0	0.06	5	0	0.05	4
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.54	6	0	0.63	5	0	0.46	5	0	0.85	5	0	0.73	4

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	63,576	70,290	70,290	37,292	41,938
Gross losses	905	2,974	4,635	4,789	5,248
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	6,266	5,345	10,510	9,693	11,602
Net losses	-5,361	-2,371	-5,875	-4,904	-6,354
Provision for loan and lease losses	513	-6,226	-12,589	4,000	-11,000
Adjustments	0	0	0	24,094	0
Ending balance	69,450	66,435	63,576	70,290	37,292
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.01	0.08	33	-0.09	-0.14	54	-0.09	-0.09	45	0.03	0.51	2	-0.08	0.15	0
Provision for loan and lease losses / Average loans and leases	0.01	0.14	32	-0.10	-0.25	62	-0.10	-0.16	53	0.03	0.82	0	-0.08	0.24	1
Provision for loan and lease losses / Net loan and lease losses	-9.57	198.72	26	262.59	77.32	82	214.28	-105.48	83	-81.57	487.86	2	173.12	130.58	80
Allowance for loan and lease losses / Total loans and leases not held for sale	0.50	1.17	6	0.52	1.39	6	0.50	1.23	6	0.54	1.58	5	0.28	0.83	4
Allowance for loan and lease losses / Total loans and leases	0.50	1.15	9	0.52	1.37	6	0.50	1.20	8	0.54	1.55	5	0.28	0.81	5
Allowance for loan and lease losses / Net loans and leases (X)		28.67			15.27			21.39			11.58			8.03	
Allowance for loan and lease losses / Nonaccrual assets	181.55	413.77	21	135.07	318.67	16	143.76	364.13	13	138.39	299.17	19	61.84	218.72	12
ALLL / 90+ days past due + nonaccrual loans and leases	181.55	319.24	31	135.07	260.68	25	143.76	287.08	24	138.39	244.34	28	61.84	151.73	17
Gross loan and lease losses / Average loans and leases	0.01	0.16	11	0.05	0.22	14	0.04	0.19	12	0.04	0.34	6	0.04	0.28	9
Recoveries / Average loans and leases	0.09	0.07	70	0.08	0.08	59	0.08	0.08	59	0.07	0.07	60	0.09	0.08	64
Net losses / Average loans and leases	-0.08	0.08	1	-0.04	0.13	3	-0.05	0.11	1	-0.04	0.27	0	-0.05	0.21	2
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	135.19	23.25	97	111.61	16.12	97	219.46	34.67	97	184.70	33.98	98	168.71	36.22	95
Earnings coverage of net loan and lease losses (X)	-7.67	-9.51	22	-18.03	4.52	15	-13.17	39.72	10	-20.99	22.91	2	-15.19	24.40	6

Net Loan and Lease Losses By Type

Real estate loans	-0.08	-0.01	4	-0.04	0.03	11	-0.05	0.02	6	-0.04	0.04	3	-0.05	0.01	5
Real estate loans secured by 1-4 family	-0.07	-0.02	10	-0.04	-0.01	26	-0.05	-0.02	18	-0.04	0.01	13	-0.05	0.01	9
Revolving	-0.18	-0.08	17	-0.03	-0.05	34	-0.03	-0.07	44	-0.02	0.01	35	-0.04	0.02	17
Closed-end	-0.05	-0.02	14	-0.04	-0.01	20	-0.05	-0.01	12	-0.04	0	12	-0.05	0	7
Commercial real estate loans	-0.77	0	0	0	0.05	38	-0.06	0.04	4	-0.10	0.07	0	0	0.01	38
Construction and land development	-0.82	-0.02	1	0	0	64	-0.06	0	12	-0.12	0	4	0	-0.01	60
1-4 family	-0.82	0	0	0	0	57	-0.06	0	2	-0.12	0	2	0	0	55
Other	0	-0.01	71	0	-0.01	63	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	58	0	0.01	51	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential		0			0.07			0.05			0.11			0.02	
Owner-occupied		0			0.01			0.01			0.02			0.01	
Other		0			0.06			0.04			0.08			0.01	
Real estate loans secured by farmland		0			-0.01			0			0.02			0.01	
Commercial and industrial loans		0.10			0.20			0.17			0.47			0.37	
Loans to individuals		0.65			0.78			0.71			1.13			1.17	
Credit card loans		1.99			2.18			1.84			2.92			3.11	
Agricultural loans		0.01			0.03			0.02			0.19			0.08	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases		0	0.14	31	0	0.08	37	0	0.10	32	0	0.15	25	0.15	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	8,145	7,857	6,356	8,600	13,756
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	38,254	49,185	44,224	50,793	60,308
Total past due and nonaccrual loans and leases	46,399	57,042	50,580	59,393	74,064
Restructured 30-89 days past due	1,899	1,539	1,125	1,947	3,082
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	27,929	36,812	31,286	38,984	49,195
Total restructured loans and leases	29,828	38,351	32,411	40,931	52,277
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	83,405	93,156	88,689	95,458	99,035
Other real estate owned	253	0	130	102	2,813
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.06	0.32	10	0.06	0.27	14	0.05	0.32	6	0.07	0.39	7	0.10	0.43	11
90+ days past due loans and leases	0	0.09	10	0	0.10	10	0	0.10	10	0	0.12	9	0	0.15	8
Nonaccrual loans and leases	0.27	0.38	39	0.39	0.58	34	0.35	0.46	39	0.39	0.66	27	0.45	0.51	46
90+ days past due and nonaccrual loans and leases	0.27	0.53	28	0.39	0.73	24	0.35	0.62	29	0.39	0.85	19	0.45	0.71	31
30-89 days past due restructured	0.01	0.01	78	0.01	0.01	79	0.01	0.01	72	0.01	0.01	74	0.02	0.01	73
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.20	0.09	82	0.29	0.12	86	0.25	0.10	86	0.30	0.13	86	0.36	0.14	92
30-89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.06	0.32	10	0.06	0.27	14	0.05	0.32	6	0.07	0.40	7	0.10	0.43	11
90+ days past due assets	0	0.10	9	0	0.10	9	0	0.10	9	0	0.12	8	0	0.15	6
Nonaccrual assets	0.27	0.39	39	0.39	0.59	33	0.35	0.47	39	0.39	0.67	27	0.45	0.53	46
30+ days past due and nonaccrual assets	0.33	0.88	16	0.45	1.04	15	0.40	0.97	18	0.45	1.29	7	0.55	1.19	14
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.25	0.32	47	0.35	0.43	46	0.31	0.36	51	0.35	0.52	35	0.41	0.44	53
90+ days past due and nonaccrual assets + other real estate owned	0.25	0.34	42	0.35	0.46	41	0.31	0.37	49	0.35	0.55	33	0.43	0.48	53
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.80	0.38	90	1.01	0.52	88	0.95	0.41	92	1.02	0.60	88	1.12	0.53	93
Allowance for loan and lease losses	178.27	57.44	93	216.57	67.93	95	211.04	62.64	93	210.98	66.66	95	443.09	115.41	96
Equity capital + allowance for loan and lease losses	6.88	3.52	88	8.64	4.43	88	7.79	3.60	90	9.25	4.97	87	10.44	4.28	94
Tier 1 capital + allowance for loan and lease losses	6.51	3.97	81	7.71	5.28	76	7.14	4.30	80	8.03	6.05	72	9.79	5.65	87
Loans and leases + other real estate owned	0.89	0.63	75	1.14	0.88	74	1.05	0.71	79	1.13	0.97	69	1.22	0.85	80

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate																
	30–89 days past due	0.06	0.26	16	0.06	0.24	21	0.05	0.26	12	0.07	0.39	9	0.10	0.38	12
	90+ days past due	0	0.11	16	0	0.12	15	0	0.12	15	0	0.16	14	0	0.16	13
	Nonaccrual	0.27	0.45	40	0.39	0.65	33	0.35	0.52	37	0.39	0.76	25	0.45	0.46	54
Commercial and industrial																
	30–89 days past due		0.28			0.17			0.24			0.23			0.31	
	90+ days past due		0.03			0.02			0.04			0.03			0.05	
	Nonaccrual		0.46			0.64			0.57			0.75			0.83	
Individuals																
	30–89 days past due	0	0.70	5	0	0.55	4	0	0.63	6	0	0.83	4	0	0.83	5
	90+ days past due	0	0.07	19	0	0.07	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual	0	0.18	10	0	0.18	11	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans																
	30–89 days past due		0.01			0			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.01			0			0			0			0	
Agricultural																
	30–89 days past due		0.10			0.16			0.07			0.17			0.24	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.36			0.69			0.70			0.49			0.67	
Foreign governments																
	30–89 days past due		0			0.01			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.18			0.04			0.15			0.09			0.03	
Other loans and leases																
	30–89 days past due	0	0.11	20	0	0.11	18	0	0.12	16	0	0.18	15		0.20	
	90+ days past due	0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33		0.01	
	Nonaccrual	0	0.07	23	0	0.13	22	0	0.09	21	0	0.15	19		0.13	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer #	Pct												
Memoranda																	
1-4 family	30-89 days past due		0.06	0.39	10	0.05	0.35	11	0.05	0.46	3	0.07	0.65	3	0.10	0.67	6
	90+ days past due		0	0.22	18	0	0.27	18	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual		0.27	0.61	26	0.39	0.82	25	0.35	0.71	28	0.39	0.89	25	0.45	0.73	36
Revolving	30-89 days past due		0.09	0.26	24	0.05	0.29	15	0.04	0.28	24	0.06	0.48	15	0.06	0.45	13
	90+ days past due		0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual		0.34	1.15	35	0.14	1.05	20	0.13	1.18	20	0.10	1.13	16	0.09	1	14
Closed-end	30-89 days past due		0.05	0.42	12	0.05	0.36	14	0.05	0.49	4	0.07	0.65	4	0.11	0.70	8
	90+ days past due		0	0.25	19	0	0.29	18	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual		0.26	0.60	27	0.43	0.77	31	0.39	0.67	38	0.44	0.87	30	0.50	0.70	44
Junior lien	30-89 days past due		0	0.01	30	0	0.01	44	0.01	0.01	59	0.01	0.02	48	0.02	0.02	52
	90+ days past due		0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual		0	0.02	26	0.05	0.04	66	0.05	0.03	70	0.06	0.04	67	0.09	0.04	77
Commercial real estate	30-89 days past due		0	0.16	4	4.10	0.14	99	0	0.15	3	0	0.26	4	0	0.18	4
	90+ days past due		0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual		0	0.32	1	0	0.52	1	0	0.38	2	0	0.62	2	0	0.23	5
Construction and development	30-89 days past due		0	0.22	16	0	0.12	18	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due		0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual		0	0.16	14	0	0.36	14	0	0.20	15	0	0.41	11	0	0.20	12
1-4 family	30-89 days past due		0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due		0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual		0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due		0	0.17	19	0	0.07	21	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due		0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual		0	0.13	16	0	0.29	15	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30-89 days past due		0	0.04	29	41.70	0.06	99	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due		0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual		0	0.07	25	0	0.14	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due			0.13			0.14			0.13			0.23			0.14	
	90+ days past due			0.01			0.01			0.01			0.02			0.03	
	Nonaccrual			0.39			0.66			0.45			0.80			0.28	
Owner Occupied	30-89 days past due			0.04			0.04			0.04			0.07			0.07	
	90+ days past due			0			0			0			0			0.01	
	Nonaccrual			0.14			0.25			0.17			0.27			0.16	
Other	30-89 days past due			0.08			0.09			0.08			0.14			0.07	
	90+ days past due			0			0.01			0			0.01			0.01	
	Nonaccrual			0.21			0.40			0.23			0.44			0.10	
Farmland	30-89 days past due			0.11			0.11			0.10			0.11			0.23	
	90+ days past due			0.01			0			0			0			0.01	
	Nonaccrual			0.63			1.10			0.69			1.13			0.84	
Credit card	30-89 days past due			1.02			0.63			0.81			0.95			1.19	
	90+ days past due			0.44			0.39			0.45			0.63			0.78	
	Nonaccrual			0.11			0.08			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	661,170	658,190	660,781	653,033	645,702
Retained earnings	1,096,437	1,040,480	1,068,098	1,009,515	941,680
Accumulated other comprehensive income (AOCI)	3,081	-71,698	-42,018	-100,584	-42,300
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,760,688	1,626,972	1,686,861	1,561,964	1,545,082
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	8,699	9,485	9,060	9,980	10,804
Accumulated other comprehensive income-related adjustments	3,081	-71,698	-42,018	-100,584	-42,300
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,748,908	1,689,185	1,719,819	1,652,568	1,576,578
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,748,908	1,689,185	1,719,819	1,652,568	1,576,578
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	82,310	110,905	95,122	125,053	74,153
Additional tier 1 capital before deductions	82,310	110,905	95,122	125,053	74,153
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	82,310	110,905	95,122	125,053	74,153
Tier 1 Capital	1,831,218	1,800,090	1,814,941	1,777,621	1,650,731
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	17,448
Allowance for loan and lease losses in tier 2 capital	50,307	45,316	44,037	46,381	37,292
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	50,307	45,316	44,037	46,381	54,740
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	50,307	45,316	44,037	46,381	54,740
Exited advanced approach tier 2 capital					
Total capital	1,881,525	1,845,406	1,858,978	1,824,002	1,705,471
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	14,946,515	14,509,934	14,203,952	14,685,909	14,610,715
Less: Deductions from common equity tier 1 capital	8,699	9,485	9,060	9,980	10,804
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	14,937,816	14,500,449	14,194,892	14,675,929	14,599,911
Total risk-weighted assets	8,639,242	7,786,336	7,849,092	8,009,325	8,117,094
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	20.24	11.85	98	21.69	12.66	98	21.91	12.37	99	20.63	12.35	96	19.42	12.11	95
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	21.20	12.53	98	23.12	13.44	98	23.12	13.11	99	22.19	13.08	97	20.34	12.78	95
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	21.78	14.37	97	23.70	15.42	98	23.68	14.91	98	22.77	15.23	97	21.01	14.36	94
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	12.26	9.08	95	12.41	9.11	94	12.79	8.98	95	12.11	9.13	94	11.31	9.76	84
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
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Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	302,334	295,235	298,398	294,565	219,041	2.40	47.99

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.63			52.30			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.37			47.70			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			7.26	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.47	11
Premium income / Insurance activities revenue		3.08			3.14			2.76			2.84			7.32	
Credit related premium income / Total premium income		34.56			30.92			32.99			38.23			34.91	
Other premium income / Total premium income		65.44			69.08			67.01			61.77			65.09	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		18.14			21.10			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		3,806.36			-395.05			927.51			447.82			233.61	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.91	12.13	64	15.82	11.54	65	15.88	12	63	15.94	11.03	68	12.98	11.51	54
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.77			0.64			0.66			0.87			1.25	
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		11.61			-1.19			6.83			-2.40			22.48	
Total selected assets		18.50			3.19			9.48			2.04			12.40	
Deposits		-4.80			9.07			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	2,084,437	2,281,583	2,223,239	2,093,341	1,690,271	-8.64	13.42
1-4 family residential loans	2,084,437	2,281,583	2,223,239	2,093,341	1,690,271	-8.64	13.42
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	13.53	16.03	15.73	14.36	11.42		
1-4 family residential loans	13.53	16.03	15.73	14.36	11.42		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans	84.64	86.85	85.89	87.25	87.62		
Home equity lines	15.06	12.92	13.85	12.56	12.20		
Credit card receivables	0	0	0	0	0		
Auto loans and other consumer loans	0.02	0.02	0.02	0.02	0.02		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0.29	0.20	0.24	0.18	0.17		

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0	0	0	0	0
1-4 family residential loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	3,594	4,017	3,150	5,750	7,984	-10.53	-62.43
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	3,594	4,017	3,150	5,750	7,984	-10.53	-62.43
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	5,170	9,256	7,479	7,739	8,816	-44.14	-57.01
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	5,170	9,256	7,479	7,739	8,816	-44.14	-57.01
Total past due securitized assets.....	8,764	13,273	10,629	13,489	16,800	-33.97	-59.41
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.17	0.18	0.14	0.27	0.47
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.17	0.18	0.14	0.27	0.47
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.25	0.41	0.34	0.37	0.52
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.25	0.41	0.34	0.37	0.52
Total past due securitized assets percent of securitized assets	0.42	0.58	0.48	0.64	0.99
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.07	0.08	0.07	0.10	0.15
Home equity lines	0.09	0.05	0.04	0.06	0.06
Credit card receivables					
Commercial and industrial loans					
All other loans and leases	0	3.64	0	0	0
Total managed loans past due 30–89 days	0.07	0.08	0.06	0.09	0.14
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.04	0.07	0.06	0.06	0.07
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total managed loans past due 90+ days	0.03	0.06	0.05	0.05	0.06
Total Past Due Managed Assets					
	0.11	0.14	0.11	0.15	0.20
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.04	-0.03	-0.04	-0.03	-0.04
Home equity lines	-0.18	-0.03	-0.03	-0.02	-0.04
Credit card receivables					
Commercial and industrial loans					
All other loans and leases	-0.71	0	-0.05	-0.09	0
Net Losses on Managed Assets Percent of Total Managed Assets					
	-0.07	-0.03	-0.04	-0.03	-0.04

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	0	0	0	0	0		
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	0	0	0	0	0		
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	0	0	0	0	0		
Other expenses	0	0	0	0	3		
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	0	0	0	0	3		
Income (loss) before taxes	0	0	0	0	-3		
Applicable income taxes (credit)	0	0	0	0	0		
Extraordinary items							
Income before undistributed income of subsidiaries	0	0	0	0	-3		
Equity in undistributed income of subsidiaries	27,008	31,989	59,154	68,005	70,519	-15.57	-28.71
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	27,008	31,989	59,154	68,005	70,519	-15.57	-28.71
Net income (loss)	27,008	31,989	59,154	68,005	70,516	-15.57	-28.71
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	27,008	31,989	59,154	68,005	70,519	-15.57	-28.71

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	1,730,744	100	1,598,810	100	1,658,247	100	1,532,779	1,545,137	8.25	23.08
Common and preferred stock	1,730,744	100	1,598,810	100	1,658,247	100	1,532,779	1,545,137	8.25	23.08
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	0	0	0	0	0	0	0	0		
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	0	0	0	0	0	0	0	0		
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,730,744	100.00	1,598,810	100.00	1,658,247	100.00	1,532,779	1,545,137	8.25	23.08
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	0	0	0	0	0	0	0	0		
Balance due to subsidiaries and related institutions	55	0	55	0	55	0	55	55	0.00	17.02
Total liabilities	55	0	55	0	55	0	55	55	0.00	17.02
Equity Capital	1,730,689	100	1,598,755	100	1,658,192	100	1,532,724	1,545,082	8.25	23.08
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	0	0	0	0	0	0	0	0		
Common surplus	661,170	38.20	658,190	41.17	660,781	39.85	653,033	645,702	0.45	1.53
Retained earnings	1,066,438	61.62	1,012,263	63.31	1,039,429	62.68	980,275	941,680	5.35	39.40
Accumulated other comprehensive income	3,081	0.18	-71,698	-4.48	-42,018	-2.53	-100,584	-42,300		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,730,744	100.00	1,598,810	100.00	1,658,247	100.00	1,532,779	1,545,137	8.25	23.08
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	55	0	55	0	55	0	55	55	0.00	17.02
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	3.16	10.52	3	4.05	12.64	2	3.67	11.94	2	4.43	7.29	20	4.61	9.68	9
Bank net income / Average equity investment in banks		11.07			12.37			11.80			7.45			10.51	
Nonbank net income / Average equity investment in nonbanks		10.05			13.40			13.12			9.75			7.89	
Subsidiary HCs net income / Average equity investment in sub HCs	3.18	9.42	15	4.07	11.92	5	3.70	10.11	20	4.47	7.01	33	4.64	8.55	25
Bank net income / Parent net income	0	98.83	4	0	96.24	4	0	96.79	4	0	88.16	5	0	82.22	7
Nonbank net income / Parent net income	0	2.55	17	0	3.10	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income	100	80.71	66	100	67.52	75	100	65.35	75	100	68.34	70	100	74	69
Leverage															
Total liabilities / Equity capital	0	17.48	5	0	16.87	5	0	16.81	6	0	20.06	6	0	20.43	3
Total debt / Equity capital	0	12.15	12	0	11.60	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.28	8	0	13.82	7	0	13.63	8	0	16.67	6	0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.21	12	0	11.69	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value	0	12.27	12	0	11.71	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	0	39.62	11	0	39.10	9	0	39.86	10	0	34.67	10	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	100	103.92	34	100	103.07	38	100	103.22	40	100	102.81	36	100	103.22	36
Total investment in subs / Equity capital	100	109.01	25	100	108.26	28	100	108.40	31	100	110.16	24	100	111.07	23
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0	0.41	34	0	0.25	38	0	0.29	40	0	0.47	36	0	0.36	35
Equity investment in subs – equity cap / Net income-div (X)	0	1.23	3	0	0.83	3	0	1.05	1	0	1.82	3	0	1.22	3
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends		126.15			138.64			152.85			136.59		0	177.68	1
Cash from ops + noncash items + op expense / Op expense + dividend		116.54			130.64			154.48			147.24		0	190.27	4
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends		92.87			103.17			98.54			134.08		100	116.34	31
Pretax operating income + interest expense / Interest expense		1,457.38			1,479.01			1,835.33			2,016.32			1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,417.74			1,667.11			1,770.77			1,539.23			1,632.83	
Dividends + interest from subsidiaries / Interest expense + dividends		140.52			153.06			174.12			150.43			210.80	
Fees + other income from subsidiaries / Salary + other expenses		10.93			12.78			11.92			13.95		0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		28.68			41.77			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.32	24	0	3.64	21	0	3.44	25	0	3.85	24	0	2.64	28
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.06	1.69	46	0.05	1.79	47	0.06	1.76	49	0.04	2.66	42	0.04	5.62	38
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		82.17			78.46			66.37			81.10			57.84	
Dividends declared / Net income	0	34	3	0	25.30	4	0	28.27	3	0	42.29	4	0	33.08	3
Net income – dividends / Average equity.....	3.16	7.04	12	4.05	9.64	7	3.67	8.62	7	4.43	4.14	53	4.61	6.46	23
Percent of Dividends Paid															
Dividends from bank subsidiaries		128.25			139.49			155.92			132.17			178.13	
Dividends from nonbank subsidiaries		2.20			3.97			4.90			3.41			7.53	
Dividends from subsidiary holding companies.....		2.84			6.36			5.91			4.85			21.40	
Dividends from all subsidiaries		168.66			193.08			203.53			174.85			260.40	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		43.08			36.56			45.96			60.28			66.55	
Interest income from bank subsidiaries.....		0.13			0.11			0.11			0.36			0.54	
Management and service fees from bank subsidiaries		0.85			0.90			0.88			1.47			1.55	
Other income from bank subsidiaries.....		0			0			0			0			0	
Operating income from bank subsidiaries		46.71			38.35			51.33			62.88			69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		45.98			54.17			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		2.85			2.35			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries		0.54			0.63			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.18			0.08			0.07			0.16			1.06	
Operating income from nonbank subsidiaries		54.49			76.16			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0	87.73	19	0	31	20	0	38.10	20	0	43.51	16	0	61.23	17
Interest income from subsidiary holding companies.....	0	13.26	27	0	5.39	22	0	5.26	22	0	8.40	23	0	6.54	25
Management and service fees from subsidiary holding companies.....	0	0.33	47	0	0.37	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies.....	0	-3.08	52	0	-0.43	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies.....	0	98.24	16	0	39.64	12	0	58.37	10	0	55.20	11	0	76.49	9
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries		65.33			67.82			74.16			69.76			67.32	
Interest income from bank subsidiaries.....		0.78			0.39			0.23			0.63			0.80	
Management and service fees from bank subsidiaries		1.33			2.08			1.44			1.87			1.81	
Other income from bank subsidiaries.....		0.03			0.02			0.02			0.04			0.03	
Operating income from bank subsidiaries		75.26			81.78			83.13			82.20			78.80	
Dividends from nonbank subsidiaries		3.28			2.67			3.07			1.95			2.65	
Interest income from nonbank subsidiaries.....		0.24			0.35			0.18			0.73			1.19	
Management and service fees from nonbank subsidiaries		0.01			0.02			0.01			0.02			0.06	
Other income from nonbank subsidiaries.....		0			0.01			0.01			0.01			0.04	
Operating income from nonbank subsidiaries		5.58			6.48			4.67			4.70			7.29	
Dividends from subsidiary holding companies.....		1.79			2.43			2.10			2.53			4.52	
Interest income from subsidiary holding companies.....		0.01			0.01			0.01			0.11			0.20	
Management and service fees from subsidiary holding companies.....		0			0			0			0			0	
Other income from subsidiary holding companies.....		0			0			0			0			0	
Operating income from subsidiary holding companies.....		3.21			3.96			3.91			4.56			6.08	
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt		28.16			28.31			26.38			27.08			28.33	